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Update, Fall 1999

Cedarville College

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In this Issue

South Africa MIS Team:

Auto Accident Increases
Opportunity to Share Christ

MIS Updates from Around the World

Faculty Profile:

In Class with Ed Spencer

Around the Campus

Student Life Center

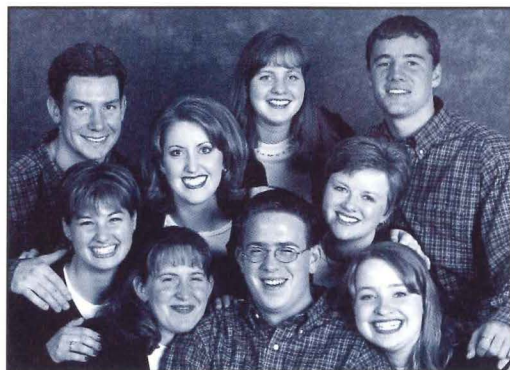
Cedarville College

update

Keeping our friends informed of our ministry and our students

Fall 1999

MIS Team to South Africa Shines Through Trial



*“... they were quick to tell
us how God even used the
accident site to spread His
Word... God truly used
the circumstance for His
glory.”*

**—Brian Nester
Director of Missions
Involvement Services**

Since Missions Involvement Services started almost 30 years ago, Cedarville students and teams have traveled more than 1 million miles sharing the Gospel. God has protected each one every mile. Even in this, our first accident on the field in 30 years, God was still protecting—and using—the South Africa team to share His message.”

Such was the perspective of Brian Nester, director of Missions Involvement Services (MIS), as he spoke about the eight-member team which ministered in South Africa from June 12 to July 17. David Gedney, Adam Henker, Elizabeth Johnson, Matthew Johnson, Denise Kear, Stacy Taylor, and Kara Doden, along with team leaders Carol Lee and Courtenay Shoaff, prepared music and drama ministries to help open doors for field missionaries. “Our ministry was to help the mission churches have unique opportunity to touch South Africans that otherwise might not be interested in coming to church or in hearing the Gospel,” shared Courtenay. “Much of our ministry did involve sharing the Gospel, but we were ultimately trying to help missionaries and church members better connect with unsaved in their areas.”

Almost daily the team was doing presentations in churches and neighborhoods. “You cannot help but become attached to these missionaries and churches as you minister side by side with them and they see people responding to the Gospel,” Courtenay said. “We found it hard to think about leaving.” But following intense weeks of ministry, the team was preparing to return home in mid-July. The day before they were to return to the States, they were involved in a serious van accident.

“The van took several violent rolls, yet God kept that van intact, which kept injuries from being fatal,” shared Brian. “And yet, in God’s goodness, He placed certain people in the Durban area to minister to the team, including two other Cedarville staff members in Durban for another ministry. All things do work for good.” Of the eight team members, three were more seriously injured, requiring intensive care, surgery, and extended hospital stays in South Africa.

“The Lord really spared our team despite the injuries of Kara, Carol, and Courtenay. Don Rickard, vice president for student services, and I met six of the team in Chicago. They were happy to see familiar faces. They so appreciated the prayers and support,” Brian continued. “But they were quick to tell us how God even used the accident site to spread His Word. At the scene, the team picture cards, with the Gospel printed on the back, scattered out from the van, and bystanders were picking up the cards and reading them. God truly used the circumstance for His glory.”

On July 31, Kara, Carol, and Courtenay, along with their families, were able to return home. “We are so thankful to the Lord. In this type of circumstance you really see why family is an emphasis at Cedarville,” explained Ray Shoaff, Courtenay’s father. “We know that the healing and continued recovery is due to all the prayers offered from around the world.”

Around the World with Missions Involvement Services

A total of 200 students and team leaders gave their talent and vacation time to be a part of the Missions Involvement Services (MIS) this year at Cedarville College. Throughout the school year and during the summer, numerous MIS teams travel around the world sharing the Gospel. They minister with their talents, their skills, and their knowledge of God's Word. In the summer 1999 issue, *Update* printed a list of teams and their leaders with a request for prayer as students share Jesus Christ around the world. The following is a sampling of what has taken place this summer.

Country: Peru

Ministry: Children's Outreach and Vacation Bible School

Tim Whatley (host missionary in Peru) writes:

We thank the Lord for the group of eight who were here serving the Lord. They ministered in seven churches, giving testimonies and singing. Some were able to do their testimonies in Spanish, and others spoke through a translator. Team leader Dr. Kirby Lancaster and a college student preached in English, and we translated. They also held Bible School in several churches for the children. More than 30 children made professions of faith, and we trust that the church leadership will be able to follow up on those decisions and reach the parents of those children. Two of the churches where they ministered were in the Quillabamba jungle. They held a VBS in Palma Real and Quillabamba churches. These churches seldom get a visit from people coming down from the United States, and so their time there was a special blessing. Thank you for sending these co-laborers for Christ!



Charis Nims holds a Peruvian girl who proudly displays her VBS project.

Country: Poland

Ministry: Teaching English as a Second Language

Beverly Monroe (team leader, faculty member) writes:

Every morning we spent the first portion of the English class reviewing the previous night's message along with learning a new Bible verse. The team members became real friends to the 39 students. Several Polish youth had some serious questions regarding the Gospel. We had a great opportunity to clearly discuss the plan of salvation. The pastor plans to keep in touch or contact other church pastors for follow-up. Some of the

students came from as far away as Warsaw—about a seven-hour drive on those roads. The day we left, all the students were up early and sang two choruses we had taught them—in perfect English. Then they hugged us, and many tears were shed. As we tried to drive out, they formed a human barricade across the road and held up a sign that read, "We'll see you next year."



"Voices of Praise," led by Matt Moore, presented musical and dramatic programs as they toured England.

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Letter

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Country: England

Ministry: Music and Drama

Matt Moore (team leader, faculty member) writes:

We have a great praise—two boys were saved after an AWANA program we hosted. They have been attending AWANA at the church for some time, and they contacted the leader about salvation after the meeting. Praise the Lord! We are having some problems with allergies and voices. The pollen count is extremely high where we are, and several on the team are getting congested. We know friends are praying for us. Even though results are slow coming here, we know that good things are being accomplished for the Kingdom.

Year-End Giving for 1999

As the year 1999 draws to a close and the beginning of the new century beckons, many of you will take time to reflect on what you have accomplished at this point in your lifetime. Some of you will use this time to consider what you might do to help others through charitable giving.

Most people are committed to supporting the work of organizations making a difference in the world. A year-end gift to Cedarville College not only demonstrates your belief in our mission—providing an education consistent with biblical truth—but may also give you a more tangible return in the form of desirable tax benefits.

Reduce Taxes by Giving

Charitable gifts at year end can result in extra tax savings next spring. Your tax rate determines how much you save: The higher your rate, the more you save from each dollar donated. For example, if you give \$100 and are in the 31 percent tax bracket, you save up to \$31 in taxes. If you are in a higher tax bracket, you save even more. See the following chart to determine how much you could save from your gifts. If your state also levies a tax on income, your savings may be even greater.

If your taxable income is...		Your gifts save you...
Single	Married	
Up to \$25,750	Up to \$43,050	15.0%
25,751 - 62,450	43,051 - 104,050	28.0%
62,451 - 130,250	104,051 - 158,550	31.0%
130,251 - 283,150	158,551 - 283,150	36.0%
283,150+	283,150+	39.6%

** In order for your gifts to result in tax savings for 1999, you must itemize deductions on your tax return, and the gift must be properly completed by midnight on December 31.*

Save More by Giving Assets

In addition to the savings provided by the charitable deduction, giving appreciated assets such as stocks, bonds, and mutual funds that you have owned longer than one year can allow you to bypass capital gains tax that would be due on a sale of the assets. This can

further reduce the after-tax cost of your gift by as much as one-third. Limits on deductions sometimes apply. For example, you may use gifts of cash to eliminate tax on up to 50 percent of your income. For gifts of most appreciated property, you may deduct up to 30 percent of your income. Any excess may be used to reduce your taxes in as many as five future years.

Other non-cash assets you may consider giving that provide favorable tax benefits are:

- Real Estate: donate property outright, place it in a trust, or retain the use of it for life.
- Life Insurance: a no longer needed life insurance policy is a viable gift.

What Really Matters

Those who support Cedarville College do so because they believe in the value of a Christ-centered education and want to ensure that those who have benefited from this education continue to influence the lives of others for years to come.

The availability of the income tax deduction helps a charitable person be even more charitable. To realize the tax and financial advantages of contributions, be sure to complete your gift by **December 31.**

As you contemplate the kind of year it has been and your charitable plans for the future, please feel free to call Dave Bartlett or Kim Longo at 1-800-766-1115. We can provide you with additional information on the variety of gift options and tax-saving strategies that are especially suited to end-of-the-year giving, or

about other gift planning options. With your tax advisor, we can help you plan and implement a year-end charitable gift to us that takes advantage of tax benefits and reflects your generous spirit.

Help Your Grandchildren Pay for College and Receive an Income Tax Deduction

The rising cost of a college education makes early planning essential. Assuming a six percent annual rise in tuition, the cost of a college education will increase by almost 270 percent over the next 18 years. One of the most significant things you can do for your grandchildren is subsidize a portion of this cost.

Two planned gifts are available that can be used to accomplish the following goals:

- Supplement college tuition payments
- Make a charitable gift to Cedarville College
- Earn an income tax deduction for the donor
- Avoid capital gains on appreciated assets

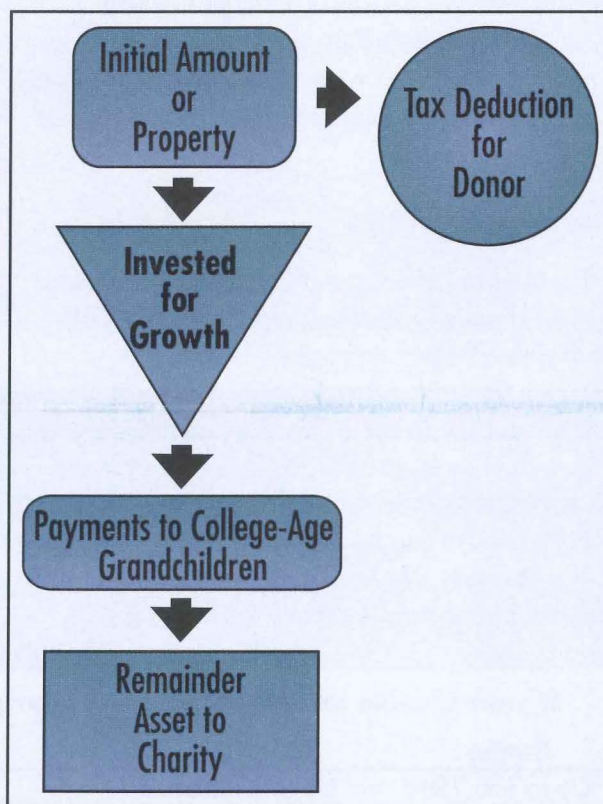
In each case, the payments to the beneficiary are increased by compound interest, so an early start is recommended.

The education unitrust will provide income to your college-age grandchild while he or she is in school, at a payment rate determined by you. The trust asset can be invested for growth from the gift date until the college years when the payments begin. The remainder asset will be given to Cedarville College upon completion of the four college years. A current year charitable income tax deduction can be taken by the donor for this gift portion. Capital gains tax is avoided if appreciated assets are used to fund the unitrust.

A deferred payment charitable gift annuity can be written with a college payment option. The annuity rate compounds for each deferral year from the gift date until payments begin when your grandchild turns 18. Annuity payments will be made for four years and the remainder asset will then be given to

Cedarville College. Once again, a current year income tax deduction and capital gains tax avoidance are available to the donor.

If you are interested in helping your grandchildren with college expenses and would like more information on these giving opportunities, please contact either Dave Bartlett or Kim Longo in the office of planned giving at 800-766-1115.



Contact the Office of Planned Giving

Letter

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Looking to the Future

In addition to gifts made today as part of a year-end review of finances, you may also want to consider your long-term financial plans.

A gift through your will or living trust. After providing as you wish for loved ones, you can leave a specific amount of property, a percentage of your estate, or "what's left."

Beneficiary designations of life insurance and retirement plan proceeds. Consider this in addition to, or as an alternative to, a gift by will.

Gifts with retained income for you or others. Check with us or your financial advisors about available options.

Country: United States (New Mexico)

Ministry: Nursing

Beth Brendle (team leader, faculty member) writes:

We have been at the clinic in Gallup, New Mexico since June 5. The ministry in the hospital has been great! We have also had a fantastic opportunity for ministry in the church with a week of VBS. Six children came to Christ this week—praise the Lord! Pray for these little ones. We also enjoyed our time with an unsaved Native American nurse and family as we shared dinner together.

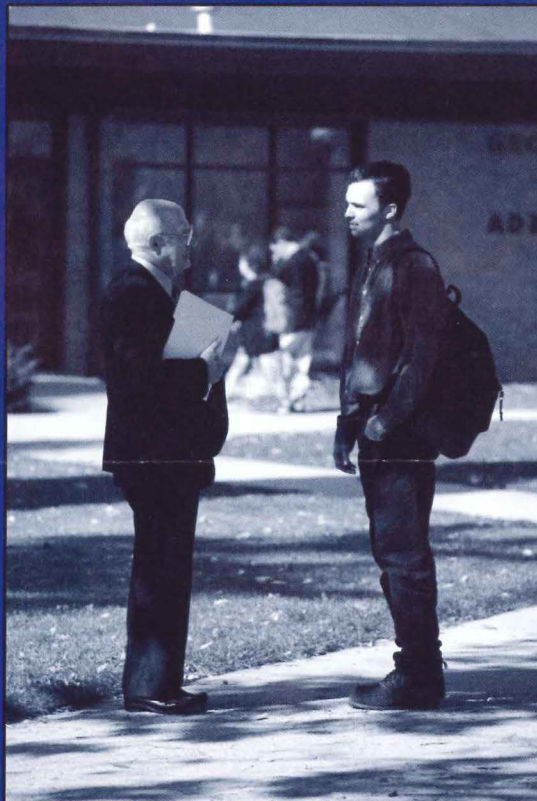
Summer Session with Ed Spencer

Several faculty invest portions of their summers serving those students who desire to continue their studies. For the past 39 years, Ed Spencer, a professor of English, has used much of his summer vacation to teach summer studies classes at Cedarville College.

"I enjoy being around students, and the smaller class size during the summer allows more time for interaction and discussion," explains Spencer, who is also the interim chair for the Department of Language and Literature. Spencer instructed students in world literature for this year's summer studies session.

The second portion of Spencer's summer was devoted towards developing course work for Cedarville's distance learning program to be offered over the Internet. The first on-line course was conducted this summer with approximately 40 students taking a technical writing course.

Spencer, who teaches a full course load during the regular school year and is a well-known public speaker, shares, "Helping students is why I teach. It's wonderful to be around so many bright minds. I learn so much from my students and hopefully they learn from me as well."



Professor Ed Spencer rarely passes up an opportunity to talk to students.

Please Pray For...

- Our new and returning students beginning fall quarter, that they will be open to what God has to teach them.
- Our faculty and staff as they begin a new year, that God will work through them to develop wisdom and strength in the student body.
- The Cedarville College family as many decisions and commitments were made during the Fall Bible Conference.

Calendar of Events

October

- 14 Trustee Meetings
- 15 Homecoming Weekend
President's Associates Meetings/Dinner
- 16 Homecoming Parade, 10 a.m.
Twila Paris Concert, 7:30 p.m.
- 27 Day of Prayer
- 30 Artist Series Concert: The Carillon Brass

November

- 11-13 Drama: *Beau Jest*
- 12 Grandparents' Day
- 16 Artist Series Concert: Ira Stein Trio
- 19-20 22nd Annual Men's Basketball Invitational, 6 p.m. and 8 p.m.
- 24 Thanksgiving Break begins

December

- 10 Christmas Vacation begins

January

- 5 Winter Instruction begins
- 6 Trustee Meetings
- 12-14 Winter Enrichment Conference with Dr. Joseph Stowell III, President of Moody Bible Institute
- 13 Pastors' Conference with Dr. Joseph Stowell III
- 20 Artist Series Concert: Columbus Symphony Orchestra
- 26 Charter Day

Student Life Center Campaign Advances



Gifts and commitments toward the construction of the Student Life Center advanced toward \$13 million, now covering more than 60 percent of the \$21 million cost. The majority of this response is comprised of leadership gifts from the board of trustees, faculty, staff, and friends of the College.

"It is our desire to be at the \$14 million mark in October so that we keep on track to see the entire amount covered by December 2000," stated Martin Clark, vice president for development. "The \$14 million mark is an important milestone, and it will place us in a favorable standing as we approach others. To be able to share that 100 percent of the board of trustees are financially behind this campaign is another strong indicator as well."

Construction remains on schedule benefitting from favorable weather since March. "We expect the building to be fully enclosed before December 1. After that, weather is no longer a factor in the construction schedule," explained Leigh Hunt, director of new construction. "Having this facility completed next July is really crucial in order to be ready for students' return in the fall of 2000, so we pray that materials, workers, and equipment keep coming together to see our desire accomplished."

To view the latest construction progress, visit www.cedarville.edu.

CEDARVILLE
COLLEGE

Around the Campus



Out with the Old

As Bethel Hall was being demolished after 51 years of housing Cedarville College students, the finishing touches on the new dormitories (named in honor of Cliff Johnson, Harold Green, and Ken St. Clair) were put into place. Bethel, which was decorated with spray-painted farewell messages after its "going away party," housed 36 students, while the new dormitories will house 252.

In with the New!

